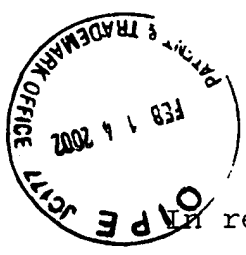


3
BT
02-26-02



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Bjorn Christian GRANFELDT et al

Serial No.: 09/926563 Group Art Unit: 2161

Filed: November 19, 2001

For: PAYMENT SYSTEM

INFORMATION DISCLOSURE STATEMENT

Commissioner of Patents
Washington, DC 20231

RECEIVED

FEB 15 2002

Technology Center 2100

Sir:

As a means of complying with the duty of disclosure under 37 CFR §1.56, and in accordance with 37 CFR §§1.97 and 1.98, Applicant(s), through the undersigned attorney, submits this Information Disclosure Statement. The patents, publications or other information submitted herewith are listed on the attached Form PTO-1449 and copies are attached.

The documents listed on the attached Form PTO-1449 were cited in the International Search Report. A copy of the ISR is attached.

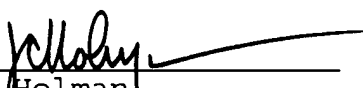
In accordance with 37 CFR §1.97(b)(1) or (2), this Information Disclosure Statement is being filed either within three months of the filing date of the above-identified application, or within three months of the date of entry into the national stage of the

above-identified application as set forth in 37 CFR §1.491.
Accordingly, no fee is required.

Respectfully submitted,

JACOBSON HOLMAN PLLC

By:



John C. Holman
Registration No. 22,769

400 Seventh Street, N.W.
Washington, DC 20004
(202) 638-6666
Atty. Dkt. No.: P67255US0
Date: February 14, 2002

JACOBSON HOLMAN PLLC
400 SEVENTH STREET, N.W.
WASHINGTON, D.C. 20004-2201

LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT

ATTY. DOCKET NO.: P67255US0 GROUP ART UNIT: 2161
 SERIAL NO.: 09/926563 FILING DATE: November 19, 2001
 APPLICANT(S): GRANFELDT et al TODAY'S DATE: February 14, 2002

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE (If Appropriate)
AA	4701601	10/20/87	Francini et al	235	449	
AB	5793027	08/11/98	Baik	235	380	
AC	6012637	01/11/00	Hirokawa et al	235	380	
AD						
AE						

FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION (YES) (NO)
AL					
AM					
AN					
AO					

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AR	
AS	
AT	

RECEIVED
FEB 15 2002
Technology Center 2100

EXAMINER

DATE CONSIDERED

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant(s).